



Order Filed on November 20,  
2019 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Low and Low, L.L.C.  
505 Main Street  
Hackensack, New Jersey 07601  
Telephone: (201) 343-4040  
Russell L. Low, Esq. No. 4745  
Attorney for the Debtor

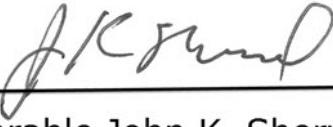
In Re:  
Hector Bernal

Case No.: 17-19967  
Chapter: 13  
Judge: JKS

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: November 20,  
2019**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on August 25, 2017 :

Property: 161 Midland Place Newark NJ 07106

Creditor: The Bank of New York

and a Request for

- Extension of the 90 day Loss Mitigation Period having been filed by Russell L. Low,  
and for good cause shown
- Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including 2/15/20.

The Loss Mitigation Period is terminated, effective \_\_\_\_\_.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Hector D. Bernal  
Debtor

Case No. 17-19967-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2019.

db +Hector D. Bernal, 161 Midland Place, Newark, NJ 07106-3310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED, SERIES 2004-13 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magttrustee.com  
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON, ET AL... rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Debtor Hector D. Bernal rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5